

JOINT DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

COPY

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS** the specification of which

() is attached hereto.

(X) was filed on May 20, 1999, as Application Serial Number 09/315,128 and was amended on

(if applicable)

() is an International Application, PCT Application No. _____ filed on _____.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to in this declaration.

We acknowledge the duty to disclose all information known to us to be material to the patentability of this application, as defined in 37 C.F.R. § 1.56.

We acknowledge the duty to disclose to the Office all information known to us to be material to patentability as defined in § 1.56, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes [] No []
				Yes [] No []

Prior United States Provisional Application(s)

I hereby claim the benefit under 37 C.F.R. § 119(e) of any United States provisional application(s) listed below

Application Number	Filing Date
60/086,258	May 21, 1998

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned

09/315,128

ASSIGNMENT

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WHEREAS, Jennifer French, a citizen of the United States of America, residing at 2880 Ironwood Briar Drive, Dacula, Georgia 30019 and Jone Wilder, a citizen of the United States of America, residing at 4870 Goldmine Drive, Sugar Hill, Georgia 30518 (hereinafter "Assignor"), has made an invention related to certain network authentication technology referred to as

SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS

and described in Application Serial No. 09/315,128 for United States Letters Patent filed May 20, 1999; and

WHEREAS, EQUIFAX INC. (hereinafter "Assignee"), incorporated under the laws of the State of Georgia, having a place of business at 1600 Peachtree Street, NW, Atlanta, Georgia 30309, desires to acquire the entire right, title and interest in and to the aforesaid invention, application and all Letters Patent of the United States or any foreign country related thereto, including conversions to utility applications, continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor;

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we, by these presents, sell, assign and transfer to Assignee, its successors, legal representatives and assigns, the full and exclusive right in and to the invention as described in the application, and in and to any Letters Patent of the United States or any foreign country, including conversions to utility applications, continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor and all rights to claim priority on the basis of the application;

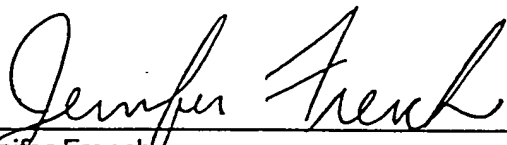
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AND WE HEREBY authorize and request the Commissioner of Patents and Trademarks or any other proper officer or agency of any country to issue all such Letters Patent to the Assignee;

AND WE HEREBY warrant and covenant that we have the full right to convey the entire interest herein assigned and that we have not executed and will not execute any instrument or assignment in conflict herewith;

—AND WE HEREBY agree to communicate to Assignee or its representatives any facts known to us respecting the invention, to execute all divisional, continuation, reissue, reexamination, extension, substitute and foreign applications, sign all lawful documents and make all rightful oaths and declarations relating to the invention, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in the Assignee, its successors, legal representatives or assigns, and to testify in any judicial or administrative proceeding and generally do everything possible to aid the Assignee to obtain and enforce such Letters Patent in the United States or any foreign country when requested so to do by the Assignee.

Signature of Inventor:
Inventor's Name:
Inventor's Address:


Jennifer French
2880 Ironwood Briar Drive
Dacula, Georgia 30019

Date of Execution:

07-12-1999

0904285-112504

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF Cobb)
STATE OF Georgia) ss:

On this 12 day of July, 1999, before me a Notary Public in and for the County and State aforesaid, personally appeared Jennifer French, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

— (SEAL) —

Peggy Adelston
Notary Public
Notary Public, Cobb County, Georgia
My Commission Expires Feb. 12, 2002
My commission Expires: _____

0994586.112501

Signature of Inventor:
Inventor's Name:
Inventor's Address:

Jone Wilder
Jone Wilder
4870 Goldmine Drive
Sugar Hill, Georgia 30518

Date of Execution:

7/12/99

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF Cobb)
STATE OF Georgia) ss:
)

On this 12 day of July, 1999, before me a Notary Public in and for the County and State aforesaid, personally appeared Jone Wilder, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Reyes Adel S. Horta
Notary Public
Notary Public, Cobb County, Georgia
My Commission Expires Feb. 12, 2002
My commission Expires: _____

0954536-112601